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Signature _____ Date _____

/ Louis F. Wagner /

Louis F. Wagner

September 15, 2006

(type or print name of person certifying)

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicant: Allen et al.

Examiner: Harbeck, Timothy M.

Serial #: 09/858,384

Art Unit: 3628

Filing Date: 16 May 2001

Date: September 15, 2006

Title: Method for Mortgage Customer Retention

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Amendment

This communication is in response to the Office Action dated 16 June 2006. This response is filed within the three (3) month shortened statutory period and therefore this Amendment Response is not accompanied with any request for an extension of time. However, should applicant's attorney be in error in this regard, please consider this as a request for an extension of time, and to charge the identified deposit account for the requisite amount of time required to effect the filing of this Amendment Response. Please amend the application as follows.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments & Status begin on page 7 of this paper.

35 U.S.C. §103 rejections & responsive arguments begin on page 7 of this paper.

A Request for Reconsideration begins on page 11 of this paper.

A Conclusion begins on page 12 of this paper.

Attachments - Fee Determination Sheet.